



Profiles and Trends of the Uninsured in Rhode Island 2003 Update

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Profiles and Trends of the Uninsured in Rhode Island 1996 - 2003

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PROFILES AND TRENDS OF THE UNINSURED IN RHODE ISLAND 1996-2003

Background

This fifth annual report on the uninsured in Rhode Island (RI) is produced to both describe changes in who is uninsured in RI and to trend characteristics of uninsured working aged Rhode Islanders over time. This report updates Profiles and Trends of the Uninsured in Rhode Island 1996-2002¹ with 2003 data. Lack of health insurance is an important health indicator to monitor because not having health insurance means people do not get preventive care, are diagnosed at more advanced disease stages, receive less therapeutic care for their diseases and have higher mortality rates.²

In 2003 the proportion of the United States population without health insurance rose for the third year in a row, from 15.2% to 15.6%.³ Rhode Island rates mirrored this upward trend going from an uninsurance rate of 9.8% in 2002 to an uninsurance rate of 10.2% in 2003. Although Rhode Island still remains among the three states with the lowest proportion of uninsured people it is one of only twenty states with a statistically significant rise in the uninsurance rate from 2002 to 2003.³

¹ Griffin J, Profiles and Trends of the Uninsured in Rhode Island: Characteristics of Uninsured Working-Age Adults in Rhode Island 1996-2002, RI Medicaid Research and Evaluation Project, 2004.

² The Kaiser Commission on Medicaid and the Uninsured, Access to Care for the Uninsured: An Update, 2003

³ US Census Bureau, Income, Poverty and Health Insurance Coverage in the United States: 2003 Current Population Reports P60-226, 2004

Data Sources

The data sources used for this report are the annual Current Population Survey (CPS) 1995-2003 conducted by the US Census Bureau, Rhode Island sample, and the annual Behavioral Risk Factor Surveillance System (BRFSS) 1996-2003 conducted by the Rhode Island Department of Health.

The 2002 CPS was a random sample phone survey of 1,620 Rhode Island households. CPS collects data on type of health insurance for specific age and income groups. The definition of uninsured on the CPS is uninsured for the entire year.

The 2003 BRFSS is an annual random sample of 3,843 Rhode Island households. It is an in depth phone survey that collects demographic characteristics, health access measures, as well as employment and income information on working-age Rhode Islanders (ages 18-64). The definition of uninsured on the BRFSS is uninsured at the time of the phone survey.

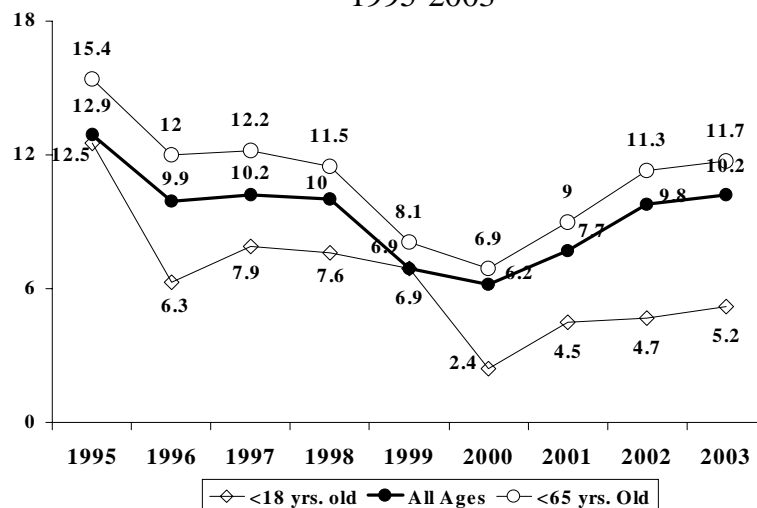
These two data sources are used because they ask the same questions every year and provide stable indicators which can be used to measure the effectiveness of state programs in reaching the uninsured. It is expected that the CPS will produce lower uninsurance rates since the respondent needs to be without health coverage for the entire year.

Uninsurance Rates by Age

Figure 1 shows that in 2000 Rhode Island had the lowest uninsurance rate in the nation for both children and the total population. However, in the last three years this rate has risen for both groups. Since 2000, when the proportion of all Rhode Islanders without insurance was 6.2%, the uninsurance rate has risen to 10.2%. This means over one in ten Rhode Islanders is uninsured. From 2000-2003 the number of uninsured Rhode Islanders increased 65% from 64,996 to 106,929.

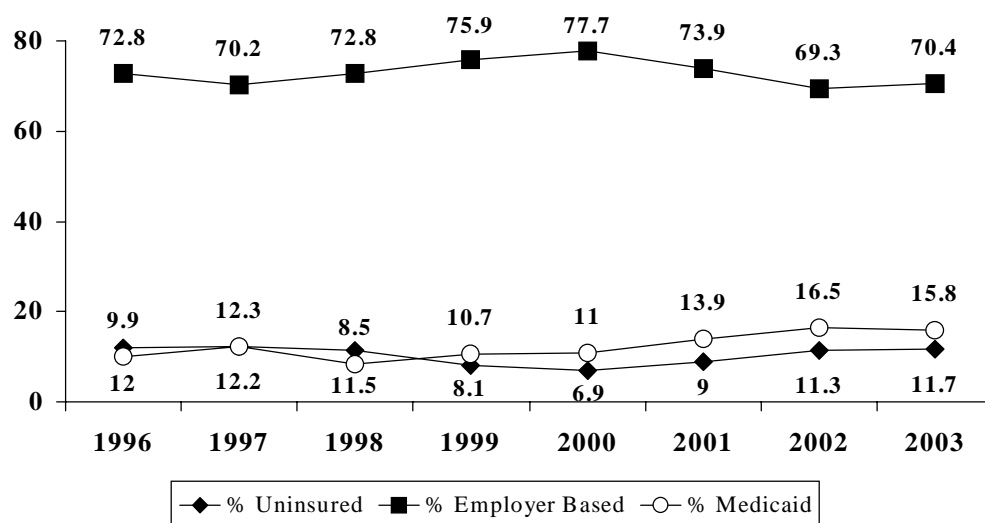
From 1995 to 2003 the uninsurance rate for RI children less than 18 years old has decreased from 12.5% to 5.2%. The proportion of uninsured children has made a slight increase from 4.5% to 5.2% in the past three years. However, the <65 year old population has the highest increase from 9% to 11.7%.

Figure 1
Percent Uninsured Rhode Islanders by Age Group
1995-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project
US Bureau of the Census, Current Population Surveys 1995-2003 (September estimate, 2004)

Figure 2
**Changes in Type of Insurance Coverage
 For Rhode Islanders <65 Years Old**
 1996-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project
 US Bureau of the Census, Current Population Surveys 1996-2003 (September estimate, 2004)

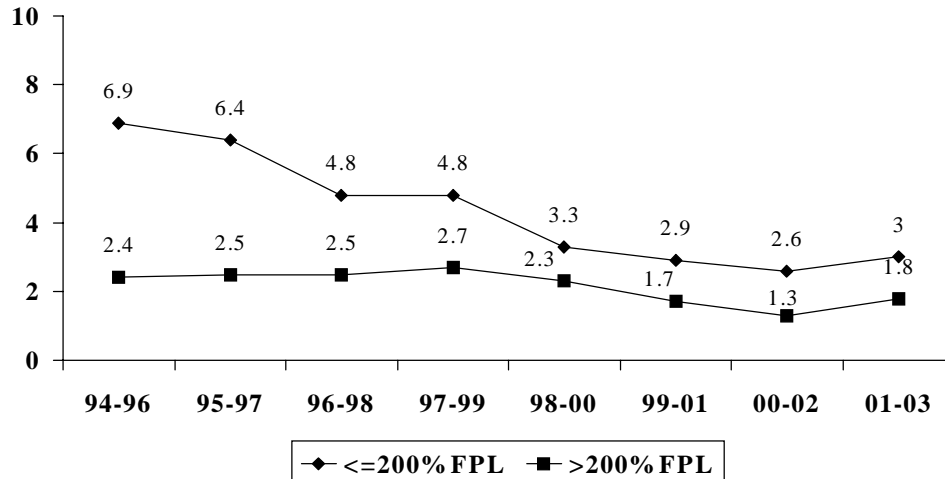
Changes in Insurance Coverage

Figure 2 shows that 70% of non-elderly Rhode Islanders get their health insurance through their employer. From 2002-2003 the distribution of insurance coverage for Rhode Islanders <65 years old remained fairly stable. There was less than a one percent change in the proportion of Rhode Islanders who were uninsured, had employer based coverage or were on Medicaid.

Uninsured Rhode Island Children by Poverty Level

Figure 3 shows that after a steady decline in the proportion of children who are uninsured the rate is starting to climb. Low-income children continue to make up the majority of all uninsured children. However this distribution is changing. In the mid 1990s (94-96) low income children made up 74% of all uninsured children whereas in the early 2000's (01-03) low income children made up 63% of uninsured children.

Figure 3
Percent Uninsured Rhode Island Children
< 18 Years Old by Poverty Level 1994-2003
3 year average

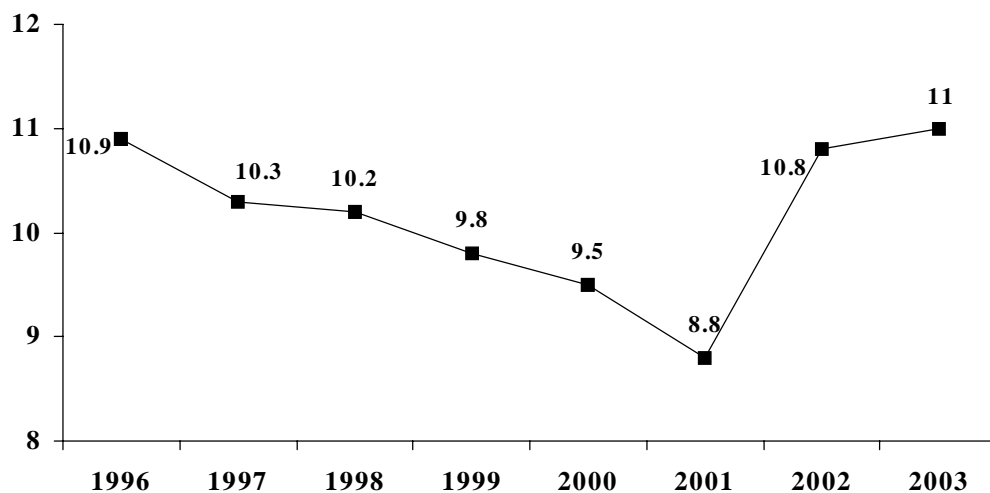


Data Source: US Bureau of Census , Current Population Surveys 1994-2003 – 3 year averages (September estimates, 2004)

Trends in Uninsured Rhode Islanders

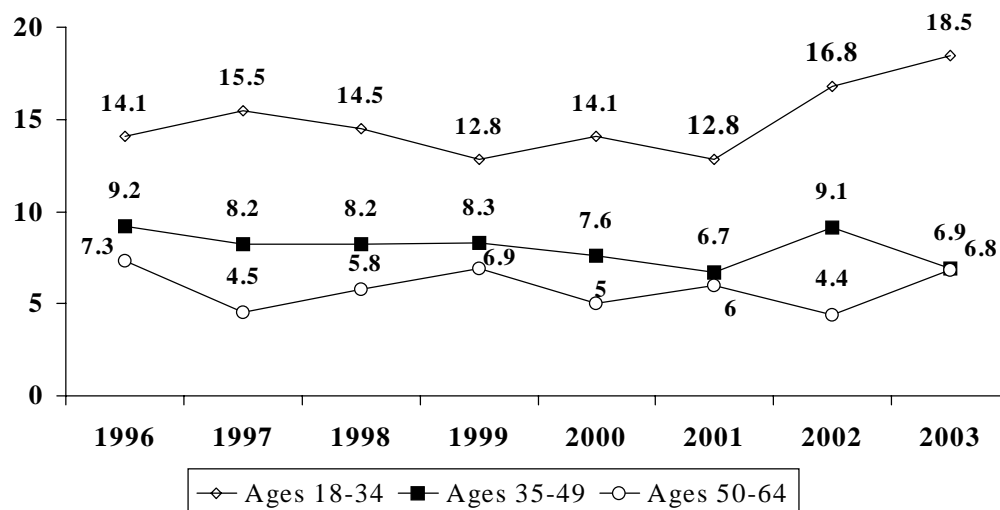
Figure 4 shows that the proportion of uninsured working-age Rhode Islanders continued to rise for another year. The figures on the following pages will show that the rise in uninsurance in 2003 is seen primarily among young Rhode Islanders (ages 18-34) women, families with children, middle income households and the employed.

Figure 4
Percent Uninsured Rhode Islanders
Ages 18-64 – 1996-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project
Behavioral Risk Factor Surveillance System 1996-2003, RI Department of Health

Figure 5
Percent Uninsured Rhode Islanders by Age Group
 Ages 18-64 – 1996-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project
 Behavioral Risk Factor Surveillance System 1996-2003, RI Department of Health

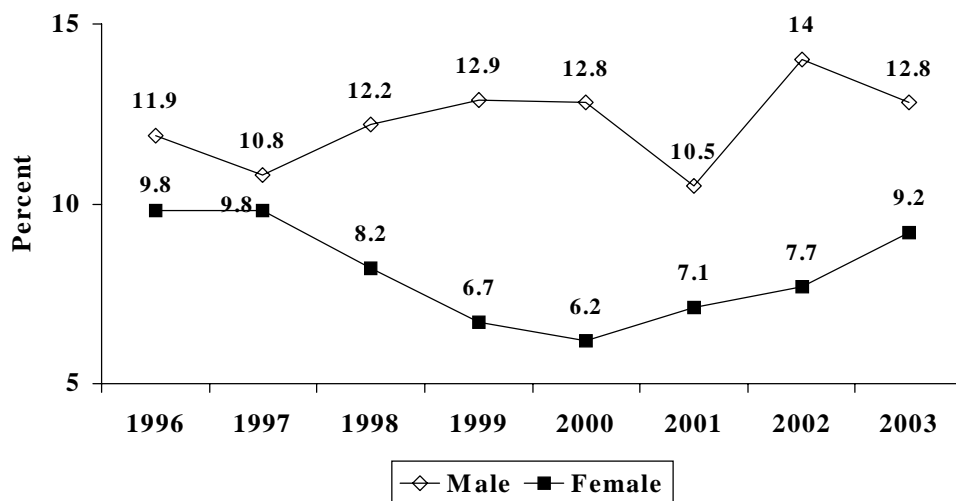
Age

The youngest working-age Rhode Islanders, ages 18-34, had the steepest rise in uninsurance and continue to have the highest rates of uninsured. Almost one in five Rhode Islanders, ages 18-34, is uninsured. This rate is the highest in eight years and almost three times higher than the proportion of uninsured among older working-age Rhode Islanders. Both mid (ages 35-49) and older (ages 50-64) working-aged Rhode Islanders have a 7% rate of uninsurance.

Sex

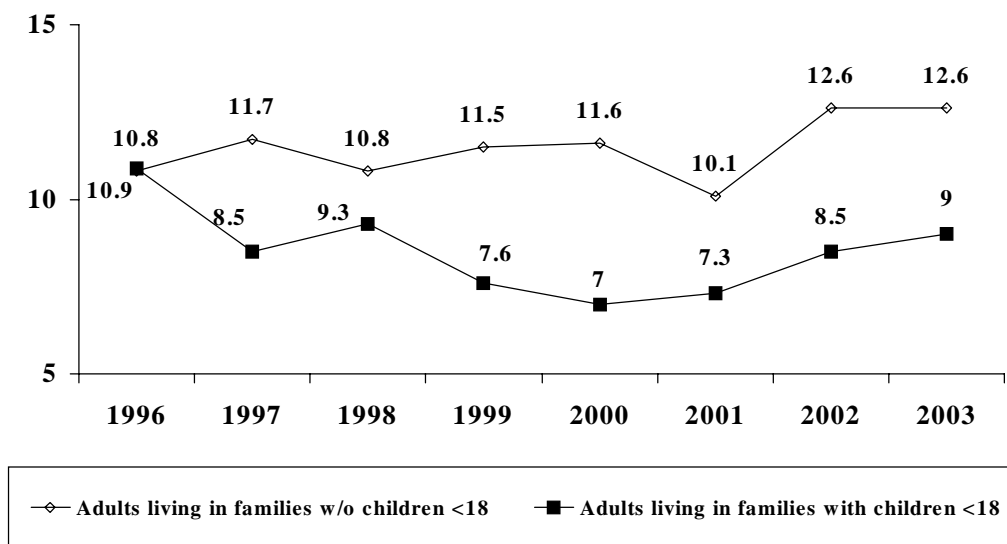
In the past four years there has been a steady increase in the proportion of Rhode Island working-age women who are uninsured. In 2000 only 6.2% of RI women were uninsured, this percent increased by 48% and now 9.2% of RI women are uninsured.

Figure 6
Percent Uninsured Rhode Islanders by Sex
Ages 18-64 – 1996-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project
Behavioral Risk Factor Surveillance System 1996-2003, RI Department of Health

Figure 7
Percent Uninsured Rhode Islanders by Family Composition
 Ages 18-64 – 1996-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project
 Behavioral Risk Factor Surveillance System 1996-2003, RI Department of Health

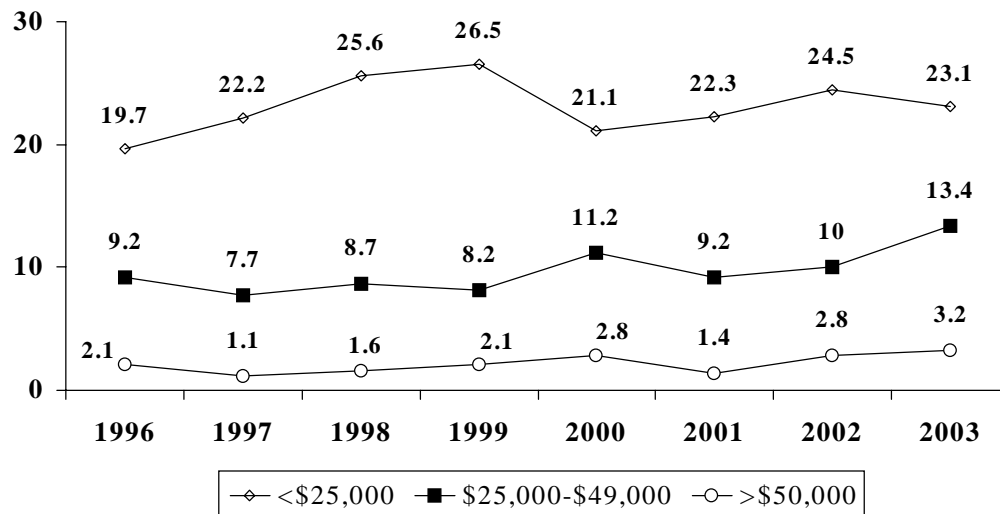
Family Composition

Figure 7 shows that the number of uninsured Rhode Islanders increased in households with children for the third year in a row. Nine percent (9%) of households with children do not have health insurance. The proportion of uninsured families without children stayed the same at 12.6%.

Income

In 2003 middle income Rhode Island households, making \$25,000-\$50,000 annual income, had the greatest increase in uninsurance. In 2001 9.2% of this middle income group was insured and in 2003 this proportion had risen to 13.4%. This represents a 46% increase. The uninsurance rate in the lowest income group (<\$25,000) actually declined from 24.5% to 23.1%.

Figure 8
Percent Uninsured Rhode Islanders by Income Level
Ages 18-64 – 1996-2003

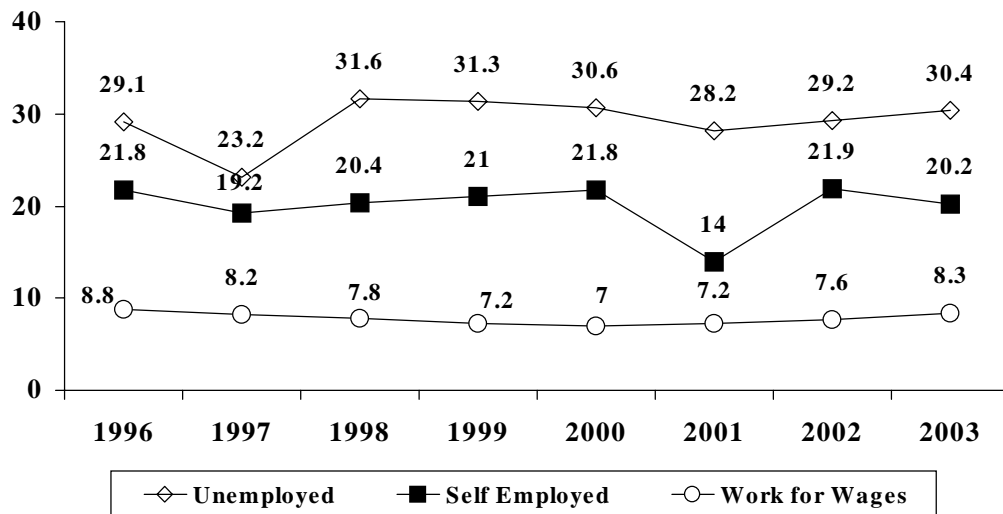


Data Source: Medicaid Research and Evaluation Project; RI Access Project
Behavioral Risk Factor Surveillance System 1996-2003, RI Department of Health

Employment

There has been little change in uninsurance by employment status from 2002 to 2003. There was a slight rise from 7.6% to 8.3% in the proportion of uninsured among employed Rhode Islanders. Even though this is less than a one percent increase, it represents 4,415 newly uninsured Rhode Islanders since 70% of the state's population has health coverage through their employer.

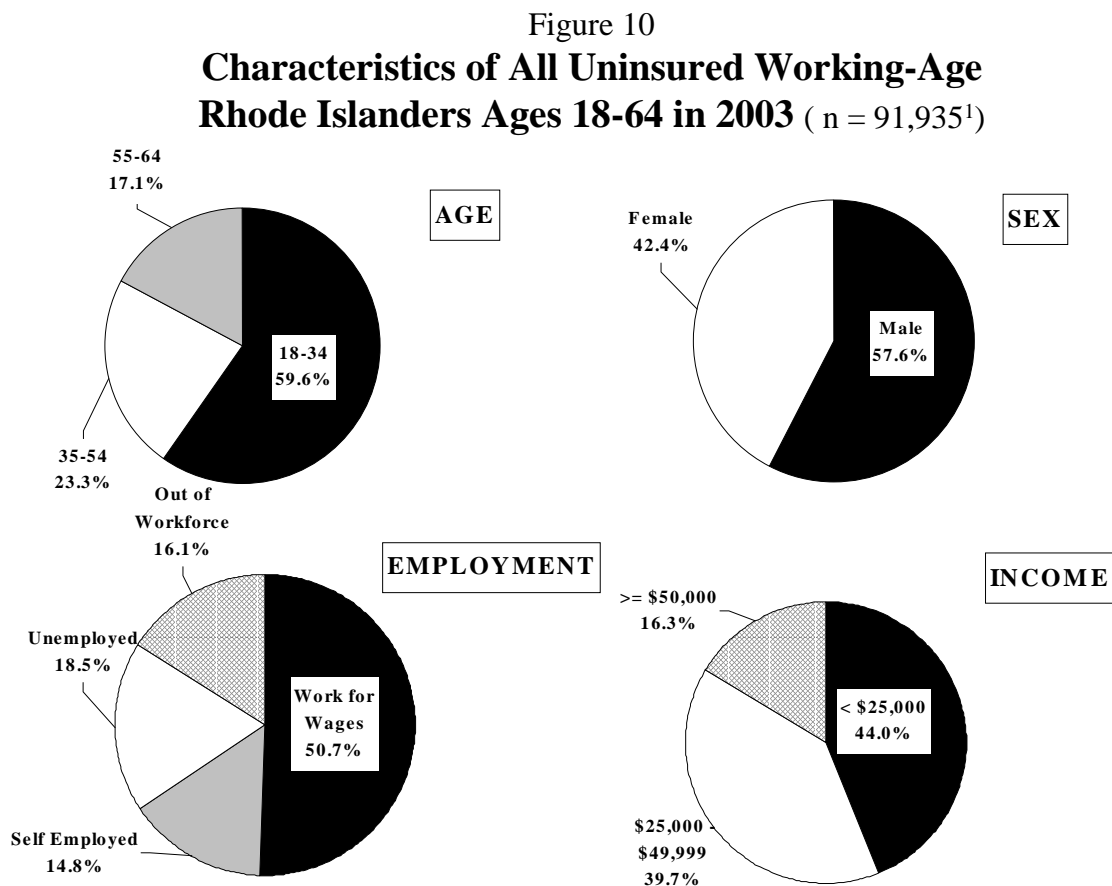
Figure 9
Percent Uninsured Rhode Islanders by Employment Status
Ages 18-64 – 1996-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project
Behavioral Risk Factor Surveillance System 1996-2003, RI Department of Health

Characteristics of Uninsured Working-Age Rhode Islanders in 2003¹

Figure 10 displays the characteristics of the uninsured working-age Rhode Islanders in 2003. The majority are young, nearly sixty percent (59.6%) or 54,793 are 18-34. Most of the uninsured are men (57.6%). Sixty six percent (65.5%) or 60,217 of the uninsured are employed and forty-four percent (44.0%) live in households making less than \$25,000 a year.



Data Source: Medicaid Research and Evaluation Project; RI Access Project, Behavioral Risk Factor Surveillance System 1996-2003, RI DOH

¹ Technical Note: Estimate of Number of Uninsured is from Census, CPS (September 2004 estimates) and proportions are from 2003 BRFSS

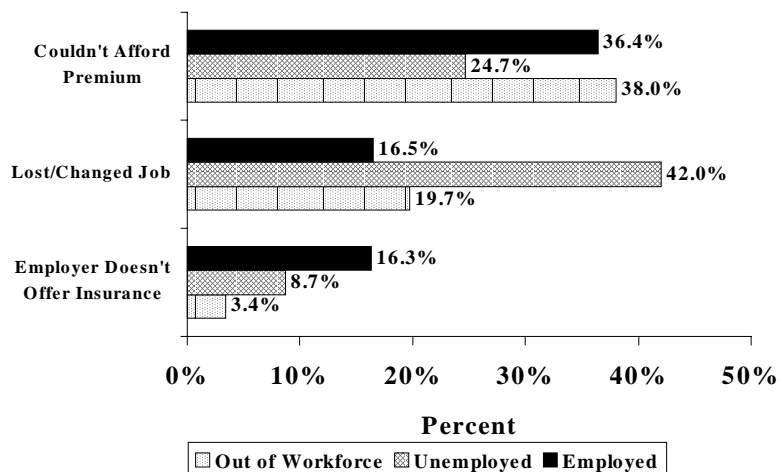
Reasons Rhode Islanders Do Not Have Health Insurance

Figure 11 shows the top three reasons Rhode Islanders do not have health insurance by their employment status. The top three reasons are:

- Couldn't afford premium
- Lost/changed job
- Employer doesn't offer

The major reason Rhode Islanders are uninsured is because they cannot afford the premium. Thirty-six percent (36.4%) of employed Rhode Islanders do not have health insurance because they could not afford the premium. The primary reason unemployed Rhode Islanders do not have health insurance is because they lost or changed jobs. Forty-two percent (42%) of unemployed Rhode Islanders went without insurance due to job loss or change. Sixteen percent (16.3%) of employed Rhode Islanders are uninsured because their employer does not offer health insurance.

Figure 11: Top Three Major Reasons Uninsured Working-Aged Rhode Islanders Do Not Have Health Insurance by Employment Status 2001-2003



Data Source: Medicaid Research and Evaluation Project; RI Access Project, Behavioral Risk Factor surveillance System, RI Department of Health